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PATENT

I hereby certify that on the date specified below, this correspondence is being deposited with the United States Postal Service as first-class mail in an envelope addressed to the Commissioner of Patents, Washington, DC 20231.

September 17, 2001

Stephanie Jansen

Date

Stephanie Jansen

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Daniel Prohaska and
Thomas Prohaska

Attorney Docket No.: 501009.01

Serial No. : 09/858,145

Group Art Unit : 2161

Filed : May 14, 2001

Examiner : Not yet assigned

Title : THIRD PARTY PAYOR METHOD AND SYSTEM FOR DISTRIBUTING FINANCIAL
BENEFITS

INFORMATION DISCLOSURE STATEMENT

Commissioner of Patents
Washington, D.C. 20231

Sir:

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In accordance with 37 C.F.R. §§ 1.56 and 1.97 through 1.98, applicants wish to make known to the Patent and Trademark Office the references set forth on the attached form PTO-1449 (copies of the cited references, as required under 37 C.F.R. § 1.98, are enclosed). Although the aforesaid references are made known to the Patent and Trademark Office in compliance with applicants' duty to disclose all information they are aware of which is believed relevant to the examination of the above-identified application, applicants believe that their invention is patentable.

I hereby certify that each of the references set forth on the attached form PTO-1449 was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Information Disclosure Statement.

Please acknowledge receipt of this Information Disclosure Statement and kindly make the cited references of record in the above-identified application.

Respectfully submitted,

DORSEY & WHITNEY LLP

A handwritten signature in black ink, appearing to read 'Mark W. Roberts', is written over the printed name.

Mark W. Roberts, Ph.D.
Registration No. 46,160

MWR:sj

Enclosures:

Postcard
Fee Transmittal Sheet (+ copy)
Form PTO-1449
Cited References (7)

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FORM PTO-1449
(REV.7-80)U.S. DEPARTMENT OF COMMERCE
PATENT AND TRADEMARK OFFICEATTY. DOCKET NO.
501009.01APPLICATION NO.
09/858,145

INFORMATION DISCLOSURE STATEMENT

(Use several sheets if necessary)

APPLICANT(S)

Daniel Prohaska and Thomas Prohaska

FILING DATE

May 14, 2001

GROUP ART UNIT

2161

U.S. PATENT DOCUMENTS

| *EXAMINER INITIAL | | DOCUMENT NUMBER | DATE | NAME | CLASS | SUBCLASS | FILING DATE IF APPROPRIATE |
|-------------------|----|-----------------|----------|----------------|-------|----------|----------------------------|
| | AA | 6,026,382 | 02/15/00 | Kalthoff | 705 | 35 | |
| | AB | 6,064,986 | 05/16/00 | Edelman | 705 | 36 | |
| | AC | 6,085,174 | 07/04/00 | Edelman | 705 | 36 | |
| | AD | 6,125,355 | 09/26/00 | Bekaert et al. | 705 | 36 | |
| | AE | 6,154,732 | 11/28/00 | Tarbox | 705 | 36 | |
| | AF | US 6,226,623 B1 | 05/01/01 | Schein et al. | 705 | 35 | |
| | AG | US 6,253,192 B1 | 06/26/01 | Corlett et al. | 705 | 36 | |
| | AH | | | | | | |
| | AI | | | | | | |
| | AJ | | | | | | |

FOREIGN PATENT DOCUMENTS

| | | DOCUMENT NUMBER | DATE | COUNTRY | CLASS | SUBCLASS | TRANSLATION | |
|--|----|-----------------|------|---------|-------|----------|-------------|----|
| | | | | | | | YES | NO |
| | AK | | | | | | | |
| | AL | | | | | | | |
| | AM | | | | | | | |
| | AN | | | | | | | |
| | AO | | | | | | | |

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)

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| | AP | |
| | AQ | |

EXAMINER

DATE CONSIDERED

* EXAMINER: Initial if reference considered, whether or not criteria is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant(s).